

EXHIBIT A

RESCAP

MORRISON | FOERSTER

Claim Information

Claim Number	1576
Basis of Claim Explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim.	SEE ATTACHED

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the following loan information, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Loan Number: 7426205951		
Address of property related to the above loan number: 3487 W. Maple Road		
City: Bloomfield Hills	State: Michigan	ZIP Code: 48301

Additional resources may be found at - <http://www.kccllc.net/rescap>

Residential Capital, LLC P.O. Box 385220 Bloomington, MN 55438

Claim Number: 1576
Mary Critchley
Type: POC

Basis of Claim

Legal reasons:

Wrongful foreclosure several times, fraud, promissory estoppel, violations of Fair Debt Collection Practices, foreclosure abuse, damage to credit, loss of income, emotional distress, loss of home, rent paid during unlawful and voided foreclosures.

Thirty-five (35) documents in support of the claim were previously received by GMAC (see copy of attached list). Also attached are letters dated 12/30/11 and 7/30/12, which are a part of a large volume of communications.

The damages consists of:

SEE NEXT PAGE

Damages/Costs From 2 Foreclosures by GMAC I

a	Amount	Check #	Payee
	\$180.00	127	Chris Irvine
	\$293.00	130	Mike Boughton
	\$639.00	131	Lisa Bugbee
	\$560.00	133	Lisa Bugbee
	\$229.00	135	Lisa Bugbee
	\$600.00	136	Chris Irvine
	\$125.00	139	Lisa Bugbee
	\$100.00	141	Nathan Pressotto
	\$290.00	142	Lisa Bugbee
	\$60.00	144	Lisa Bugbee
	\$170.00	146	Lisa Bugbee
	\$400.00	147	Max Finley
	\$175.00	149	Lisa Bugbee
	\$450.00		Food during move to feed family helpers
	\$227.00		Boxes/Packing Material
	\$400.00		Garage Rental Ryan Irvine 4 mnths@100.00
	\$1,072.00		Storage Unit temporay
	\$9,000.00		Storage Unit permanent still have
	\$445.00		Budget Rent a Car
	\$657.00		O'Sullivan Moving
	\$145.00		Mobile Gas
	\$51,000.00		Rental Property loss
	\$67,217.00		Moving damages
	\$14,340.00		Mother needing to relocate
	\$200,000.00		Damages to Credit unable to be hired for business, back ground checks, health insurance, car insurance, renters insurance
	\$151,464.00		Loss in income.
	\$36,000.00		Rent Paid during wrongful foreclosure
	\$400,000.00		Pain & Suffering since 12/17/2009 till present for loss of home, & 2 wrongful foreclosures, illness, hospitalization, Reputation, unable to be Licensed by Visa & MasterCard for work. dislocation of boyfriend & mother. Hours on modification, supplies, communications
	\$250,000.00		credit damage for 2 wrongful foreclosures, causing increased in all insurances, incapacity of getting credit, unable to be hired, purchase a car,
	\$1,119,021.00		TOTAL DAMAGES

Mortgage

Comment

all moving packing & unpacking
all moving packing & unpacking
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all moving packing & unpacking
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\$100 x 4 months Checks to Ryan Irvine
10x10 unit. \$134 per month
10x20 Unit. \$200 per month
Moved household goods
moved furniture
gas for truck rental & helpers trucks
16 months @ \$1500 per month

plus cash in IRA and penalty

Chase Online - Check Details

<https://banking.chase.com/Statements/CheckImage.aspx?PageSource...>

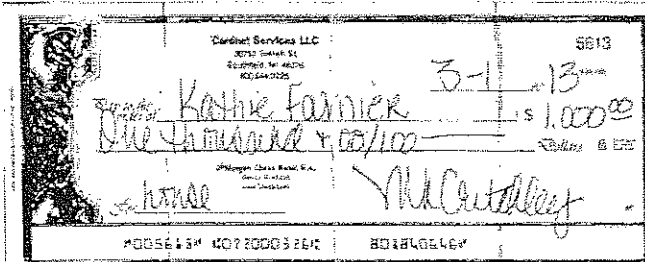
Chase Online

CARDNET CHECKING (...0546)

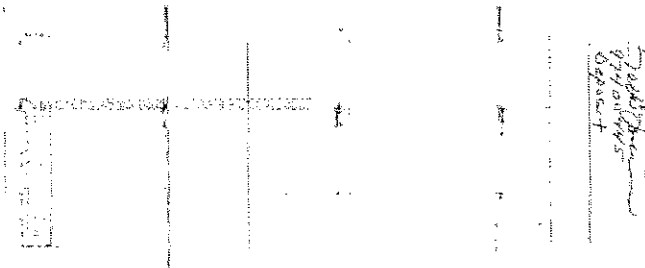
Check Number: 5613

Post Date: 03/04/2013

Amount of Check: \$1,000.00



Need help printing or saving this check?



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Rent

4/13

3/13 ✓

2/13 ✓

1/13 FS

12/12

11/12

10/12 ✓

9/12

8/12 ✓

7/12 ✓

6/12 ✓

5/12 ✓

4/12 ✓

3/12

2/12

1/12 FS

12/11

11/11

10/11 ✓

9/11

8/11

7/11

6/11

5/11

Chase Online - Check Details

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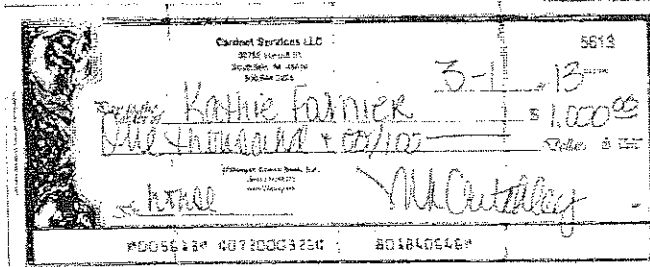
Chase Online

CARDNET CHECKING (...0646)

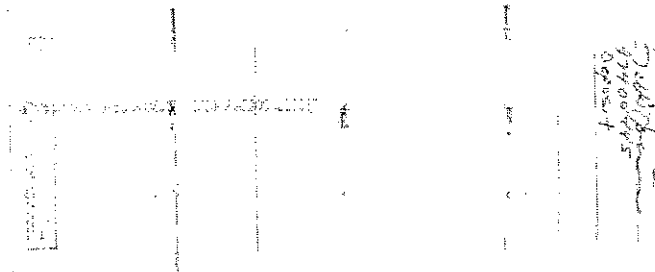
Check Number: 5512

Post Date: 03/01/13

Amount of Check: \$1,000.00



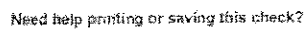
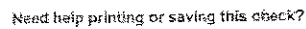
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Amount of Check: \$1,200.00



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pent

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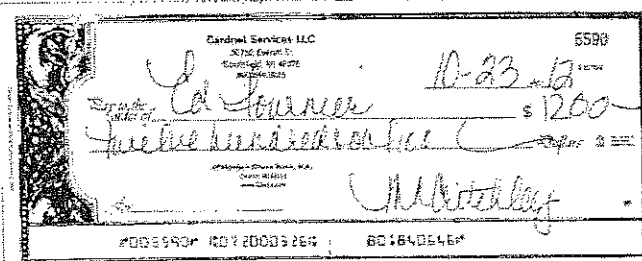
Chase Online

CARDNET CHECKING (...0646)

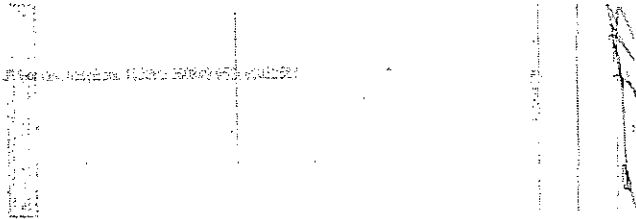
Check Number: 6590

Post Date: 10/23/2012

Amount of Check: \$1,200.00



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<https://banking.chase.com/Statements/CheckImage.aspx?PageSource...>

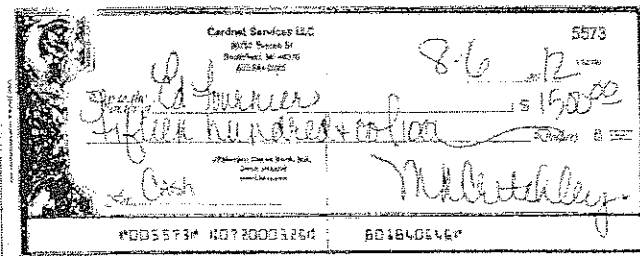
Chase Online

CARDNET CHECKING (...0546)

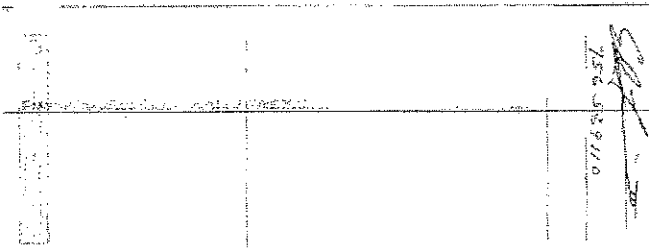
Check Number: 5573

Post Date: 08/06/2013

Amount of Check: \$1,500.00



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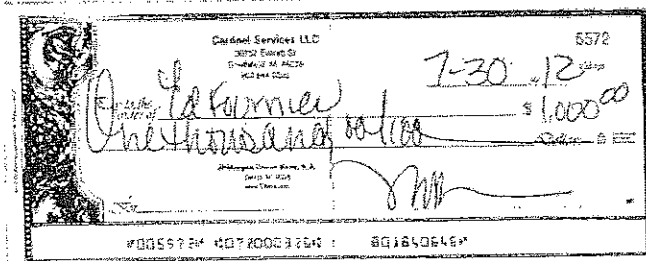
Chase Online

CARDNET CHECKING (...0646)

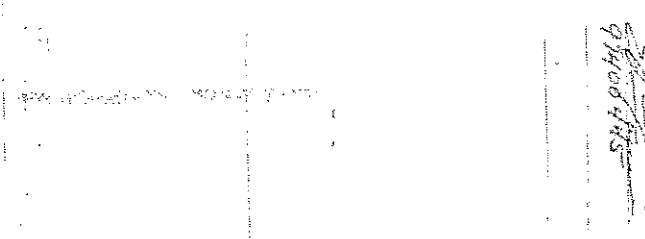
Check Number: 5572

Post Date: 07/30/2012

Amount of Check: \$1,000.00



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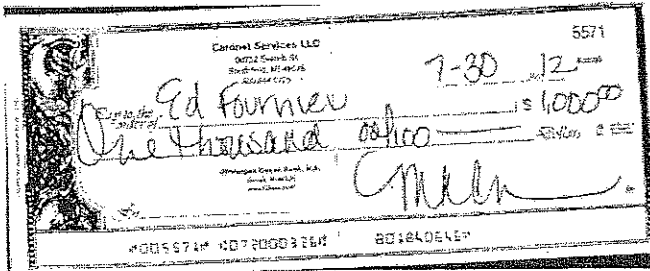
Chase Online

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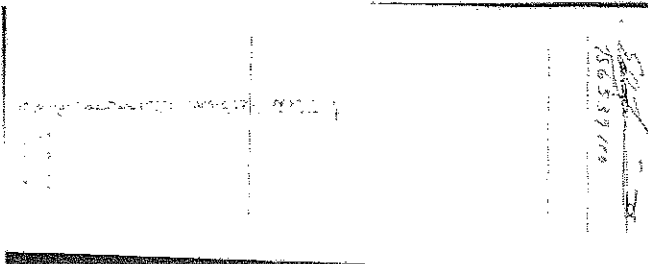
Check Number: 5571

Post Date: 07/30/2012

Amount of Check: \$1,000.00



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Chase Online - Check Details

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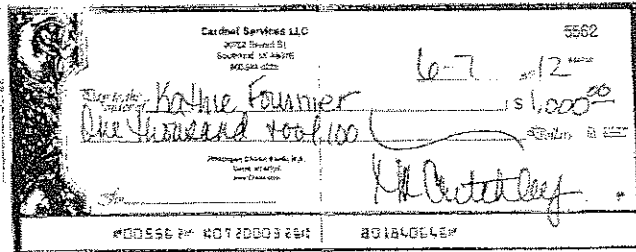
Chase Online

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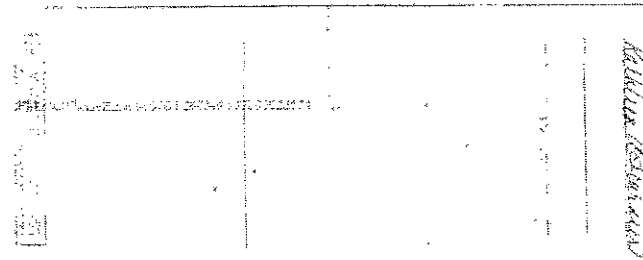
Check Number: 5562

Post Date: 05/07/2012

Amount of Check: \$1,000.00



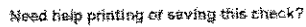
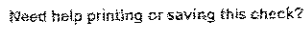
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Amount of Check: \$1 500 00



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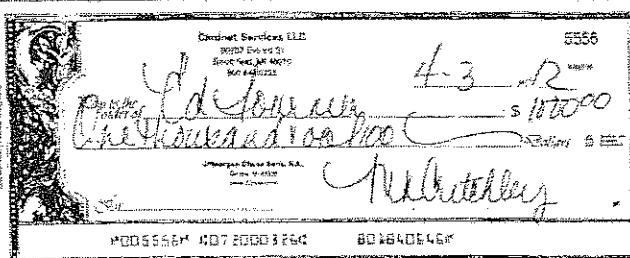
Chase Online

CARDNET CHECKING (...0646)

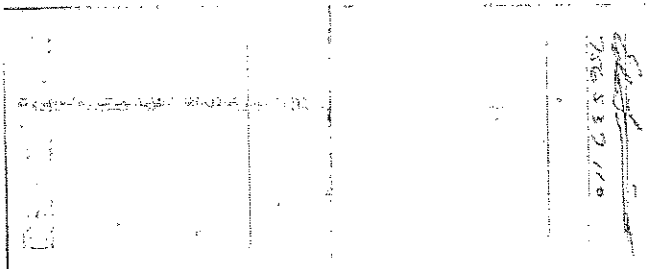
Check Number: 5556

Post Date: 04/04/2012

Amount of Check: \$1,000.00



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Chase Online - Check Details

<https://banking.chase.com/Statements/CheckImage.aspx?PageSource...>

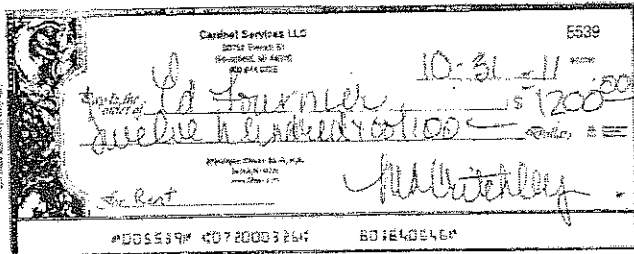
Chase Online

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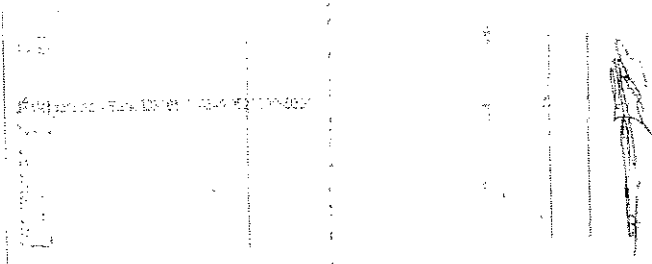
Check Number: 5539

Post Date: 10/31/2011

Amount of Check: \$1,200.00



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Chase Online - Check Details

<https://banking.chase.com/Statements/CheckImage.aspx?PageSource...>

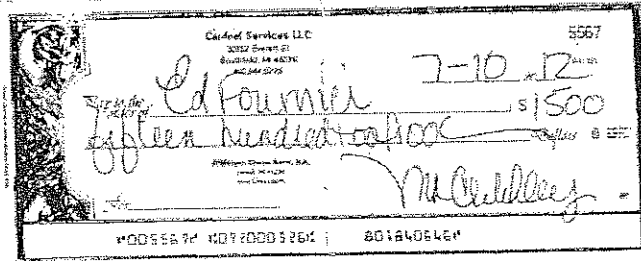
Chase Online

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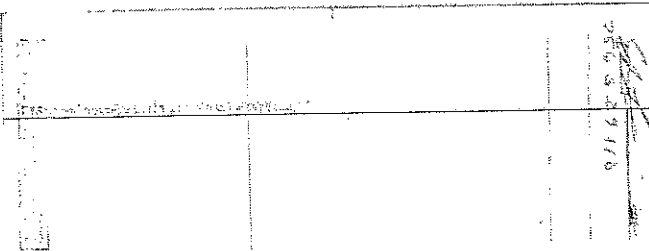
Check Number: 5567

Post Date: 07/10/2012

Amount of Check: \$1,500.00



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Basic Business Checking *2865 — Check #2716

<https://www.flagstarbanking2.com/online/serv/HB/sdp/com.diginsite.p...>

Ed Fournier

1-10 B 2716

1 \$ 1000.00

One thousand 00/100 DOLLARS

FLAGSTAR BANK FSB

Bowling Hills, NJ 08025

FOR

100271601 102724718521 1006828651

1-10 B 2716

1 \$ 1000.00

One thousand 00/100 DOLLARS

FLAGSTAR BANK FSB


Bowling Hills, NJ 08025


FOR

100271601 102724718521 1006828651

CREDITED TO ACCOUNT OF
WITHIN NAMED PAYEE
FOR DEPOSIT ONLY
JPMorgan Chase Bank, N.A.

Basic Business Checking *2865 — Check #2804

Bridal Merchant Services 30752 Everett St Southfield, MI 48076		Flagstar Bank FSB Bentley Hills, MI 48025 74-71661724	2804
		4/8/2013	
PAY TO THE ORDER OF Ed Fournier		\$ 1,000.00	
One Thousand and 00/100			DOLLARS
Ed Fournier		www.flagstarbanking2.com	
MEMO		 AUTHORIZED SIGNATURE	
002804 12724718920 100602865*			

JPMorgan Chase Bank 040806 110105 013670038329	
	

Reed

Basic Business Checking *2865 — Apr 1, 2011 - Jul 10, 2013 Custom <https://www.flagstarbanking2.com/tob/live/usp-core/sdp/com.diginsite...>Basic Business Checking *2865
Apr 1, 2011 - Jul 10, 2013 CustomBalance \$14,143.17
Available** \$14,100.08

Date	Description	Deposit	Withdrawal	Balance
04/09/2013	Check #2804: 2804		\$1,000.00	
04/09/2013	Check #2803: 2803		\$1,000.00	
02/22/2013	Check #2741: 2741		\$1,000.00	
02/04/2013	Check #2725: 2725		\$1,000.00	
01/30/2013	Point Of Sale Withdrawal VOWS / MAGAZINE LADERA RANCH CAUS		\$1,000.00	
01/14/2013	Check #2716: 2716		\$1,000.00	

**Your available balance may include Line of Credit funds. Bounce and/or Overdraft protection. Current Overdraft transfer, Line of Credit advance or Bounce fees will apply per transaction if any of these funds are used.

Amortization Schedule

Amortization Schedule

\$ 66,000.00 Loan

4% Interest Rate

75 Months

<u>Month</u>		<u>Payment</u>	<u>Principal Paid</u>	<u>Interest Paid</u>	<u>Remaining Balance</u>
1	Feb	1,000.00	780.00	220.00	65,220.00
2	Mar	1,000.00	782.60	217.40	64,437.40
3	Apr	1,000.00	785.21	214.79	63,652.19
4	May	1,000.00	787.83	212.17	62,864.36
5	June	1,000.00	790.45	209.55	62,073.91
6	July	1,000.00	793.09	206.91	61,280.82
7	Aug	1,000.00	795.73	204.27	60,485.09
8	Sept	1,000.00	798.38	201.62	59,686.71
9	Oct	1,000.00	801.04	198.96	58,885.67
10	Nov	1,000.00	803.71	196.29	58,081.96
11	Dec	1,000.00	806.39	193.61	57,275.57
Totals Paid in 2012			\$8,724.43	\$2,275.57	
12	Jan	1,000.00	809.08	190.92	56,466.49
13	Feb	1,000.00	811.78	188.22	55,654.71
14	Mar	1,000.00	814.48	185.52	54,840.23
15	Apr	1,000.00	817.20	182.80	54,023.03
16	May	1,000.00	819.92	180.08	53,203.11
17	June	1,000.00	822.66	177.34	52,380.45
18	July	1,000.00	825.40	174.60	51,555.05
19	Aug	1,000.00	828.15	171.85	50,726.90
20	Sept	1,000.00	830.91	169.09	49,895.99
21	Oct	1,000.00	833.68	166.32	49,062.31
22	Nov	1,000.00	836.46	163.54	48,225.85
23	Dec	1,000.00	839.25	160.75	47,386.60
Totals Paid in 2013			\$9,888.97	\$2,111.03	
24	Jan	1,000.00	842.04	157.96	46,544.56
25	Feb	1,000.00	844.85	155.15	45,699.71
26	Mar	1,000.00	847.67	152.33	44,852.04
27	Apr	1,000.00	850.49	149.51	44,001.55
28	May	1,000.00	853.33	146.67	43,148.22
29	June	1,000.00	856.17	143.83	42,292.05
30	July	1,000.00	859.03	140.97	41,433.02

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Amortization Schedule

31	Aug	1,000.00	861.89	138.11	40,571.13
32	Sept	1,000.00	864.76	135.24	39,706.37
33	Oct	1,000.00	867.65	132.35	38,838.72
34	Nov	1,000.00	870.54	129.46	37,968.18
35	Dec	1,000.00	873.44	126.56	37,094.74
Totals Paid in 2014			\$10,291.86	\$1,708.14	
36	Jan	1,000.00	876.35	123.65	36,218.39
37	Feb	1,000.00	879.27	120.73	35,339.12
38	Mar	1,000.00	882.20	117.80	34,456.92
39	Apr	1,000.00	885.14	114.86	33,571.78
40	May	1,000.00	888.09	111.91	32,683.69
41	June	1,000.00	891.05	108.95	31,792.64
42	July	1,000.00	894.02	105.98	30,898.62
43	Aug	1,000.00	897.00	103.00	30,001.62
44	Sept	1,000.00	899.99	100.01	29,101.63
45	Oct	1,000.00	902.99	97.01	28,198.64
46	Nov	1,000.00	906.00	94.00	27,292.64
47	Dec	1,000.00	909.02	90.98	26,383.62
Totals Paid in 2015			\$10,711.12	\$1,288.88	
48	Jan	1,000.00	912.05	87.95	25,471.57
49	Feb	1,000.00	915.09	84.91	24,556.48
50	Mar	1,000.00	918.15	81.85	23,638.33
51	Apr	1,000.00	921.21	78.79	22,717.12
52	May	1,000.00	924.28	75.72	21,792.84
53	June	1,000.00	927.36	72.64	20,865.48
54	July	1,000.00	930.45	69.55	19,935.03
55	Aug	1,000.00	933.55	66.45	19,001.48
56	Sept	1,000.00	936.66	63.34	18,064.82
57	Oct	1,000.00	939.78	60.22	17,125.04
58	Nov	1,000.00	942.92	57.08	16,182.12
59	Dec	1,000.00	946.06	53.94	15,236.06
Totals Paid in 2016			\$11,147.56	\$852.44	
60	Jan	1,000.00	949.21	50.79	14,286.85
61	Feb	1,000.00	952.38	47.62	13,334.47
62	Mar	1,000.00	955.55	44.45	12,378.92
63	Apr	1,000.00	958.74	41.26	11,420.18
64	May	1,000.00	961.93	38.07	10,458.25
65	June	1,000.00	965.14	34.86	9,493.11

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Amortization Schedule

66	July	1,000.00	968.36	31.64	8,524.75
67	Aug	1,000.00	971.58	28.42	7,553.17
68	Sept	1,000.00	974.82	25.18	6,578.35
69	Oct	1,000.00	978.07	21.93	5,600.28
70	Nov	1,000.00	981.33	18.67	4,618.95
71	Dec	1,000.00	984.60	15.40	3,634.35
Totals Paid in 2017			\$11,601.71	\$398.29	
72	Jan	1,000.00	987.89	12.11	2,646.46
73	Feb	1,000.00	991.18	8.82	1,655.28
74	Mar	1,000.00	994.48	5.52	660.80
75	Apr	663.00	660.80	2.20	.0
Totals Paid in 2018			\$3,634.35	\$28.65	
<u>Totals</u>		\$74,663.00	\$66,000.00	\$8,663.00	

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EXHIBIT B

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK			PROOF OF CLAIM
Name of Debtor and Case Number: GMAC Mortgage, LLC, Case No. 12-12032			
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property): Mary Critchley			<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: Mayer Morganroth, Esq. 344 North Old Woodward Ave., Suite 200 Birmingham, MI 48009			<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507(a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507(a)(). Amount entitled to priority: \$ _____
Telephone number: 248/864-4000 email: mmorganroth@morganrothlaw.com			
Name and address where payment should be sent (if different from above):			* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
Telephone number: _____ email: _____			
1. Amount of Claim as of Date Case Filed: \$ <u>970,917.00</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)
2. Basis for Claim: Wrongful foreclosure, loss of income, rent paid during period deprived of home, mental suffering, credit damage (See instruction #2)			
3. Last four digits of any number by which creditor identifies debtor: <u>5951</u>	3a. Debtor may have scheduled account as: (See instruction #3a)	3b. Uniform Claim Identifier (optional): (See instruction #3b)	
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____ Value of Property: \$ _____ Annual Interest Rate _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ <u>970,917.00</u>			
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)			
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: _____			
9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Mary Critchley</u> Title: <u>Creditor</u> Company: _____ Address and telephone number (if different from notice address above): <u>c/o Mayer Morganroth (address above)</u> <u>c/o Mayer Morganroth (address above)</u> Telephone number: _____ Email: _____			
Signature: <u>Mary Critchley</u> Date: <u>10/24/12</u> (Signature) (Date)			

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

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SUMMARY OF SUPPORTING DOCUMENTS

1. Mortgage and Deed
2. 12/17/09 payment increase letter
3. 1/6/10 a financial analysis package from Mary Critchley regarding increase payment request to debtor at lender's request to modify the mortgage for Mary Critchley
4. Communication to Mary Critchley to stop payments and mortgage will be modified as requested
5. Documents sent for mortgage modification as requested
6. Letters from GMAC stating mortgage modification is proceeding
7. Extension documents
8. Foreclosure sale notices of 6/15/10
9. Foreclosure sale was rescinded August 2011, but Mary Critchley not informed
10. Documents of Mary Critchley moving and finding new residence and renting same
11. Credit documents of Mary Critchley stating her home had been foreclosed
12. Letters from GMAC that Mary Critchley needs to place homeowners insurance on property
13. 12/26/10 notice that GMAC had placed insurance on property (which showed as foreclosed) and premium bill
14. 12/28/10 cancellation notice stating loan paid in full
15. Tax bills 12/30/10 still showing Mary Critchley owner
16. 1/30/11 1099A for abandonment of property
17. Judgment of Possession received in U.S. Bank v Mary Critchley
18. 5/16/11 Request Mary Critchley place hazard insurance on property
19. 3/30/11 Shows property placed on market
20. 5/13/11 Notice withdrawn from market
21. 6/17/11 GMAC notice that they understand property vacant
22. 6/25/11 Property vacant will get insurance from GMAC
23. 6/30/11 GMAC putting insurance on property unless Mary Critchley calls them
24. 7/1/11 taxes still in her name on new tax bill despite foreclosure
25. Record of 5th call to GMAC who now states house never effectively sold at Sheriff's sale
26. 7/30/11 notice that GMAC was placing insurance on property and billing her for \$6,444.00
27. Public records: RASC 2006K51 owns property
28. 8/20/11 Sheriff sale expunged, public record no notice received
29. Demand for payment or foreclosure 11/18/11
30. Record of calls for payment request and Mary Critchley response of Sheriff's sale dispute agreement to modify loan
31. 12/9/11 notes on calls from GMAC auto dialer, 3-5 times a day for payment and requesting Mary Critchley give them info on Sheriff's sale
32. Original notice in 10/2010 demanding Mary Critchley change the locks
33. Record of rent paid by Mary Critchley since being moved out of the house pursuant to the bogus foreclosure
34. Documents regarding refusal to receive credit due to two (2) foreclosures
35. Documents of a 2nd foreclosure on the property

36. Documents of loss of income suffered by Mary Critchley as a result of GMAC's misconduct
37. Documents regarding costs incurred by virtue of wrongful foreclosure
38. Documents identifying pain and suffering since 12/17/09 due to loss of home, illness, hospitalization causing health problems, wrongful dislocation of Mary Critchley and her mother
39. Credit damage documents identifying increases in costs for all insurances and incapability of obtaining credit
40. Correspondence from GMAC promising modification
41. Correspondence from Mary Critchley relying on promises of GMAC and complying with requests

EXHIBIT C

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December 30, 2011

* ADMITTED IN MICH. AND N.Y.
** ADMITTED IN MICH., N.Y. AND D.C.

Patricia Hobbib
General Counsel
GMAC Mortgage
Fax: 215-682-1467

**Re: Mary Critchley
3487 W. Maple Road
Bloomfield Hills, MI 48301
Account No: 7426205951**

Dear Ms. Hobbib:

I have been retained to represent Mary Critchley who originally had a mortgage on her home with Homecomings since 2003 and was always current on her payments.

The mortgage was assigned to GMAC in the fall of 2009.

In December of 2009, GMAC increased Ms. Critchley's payments from \$2,093.00 to \$3,342.00 by requiring escrow of taxes and said increase caused her to be unable to pay the new monthly amount. She would (as she always had in the past) pay the taxes when due.

GMAC advised her to not pay the payments for 90 days and that way they could modify the loan. She did so at GMAC's direction and thereafter was supposedly advised that her house was being foreclosed even though she was told everything was set by GMAC. GMAC all of a sudden then told her she had to leave the house and it was being foreclosed and sold at Sheriff's sale.

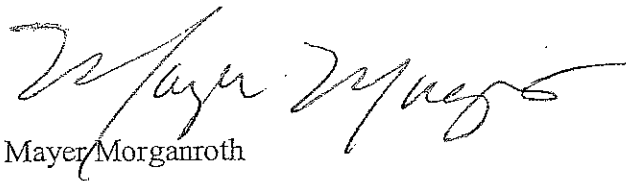
Public Records thereafter showed Mers to own the property and then in August 2011 GMAC informed Ms. Critchley that the house was never sold at Sheriff's sale or foreclosed, despite the fact that her credit reports state the opposite and now GMAC is threatening to foreclose again.

GMAC has created promissory estoppel, acted in bad faith, breached the loan agreement and has repeatedly made misrepresentations to my client who has been forced out of her home. She has had her credit destroyed, been caused financial loss in her business by GMAC's conduct, and GMAC's conduct has caused her pain and suffering and undue hardship.

Patricia Hobbib
General Counsel
December 30, 2011
Page 2

I expect a prompt response and an offer to remedy the damages incurred by my client and a complete release, an apology as well as an expungement from her credit record for any and all derogatories as a result of GMAC's misconduct; otherwise we will be required to institute proceedings for the protection and recovery of my client.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Mayer Morganroth", is written over the typed name. The signature is fluid and cursive, with the first name "Mayer" being more prominent.

Mayer Morganroth

MM/myr

*** TX REPORT ***

TRANSMISSION OK

TX/RX NO 0411
RECIPIENT ADDRESS 12156821467
DESTINATION ID
ST. TIME 12/30 11:36
TIME USE 00'51
PAGES SENT 3
RESULT OK

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FACSIMILE TRANSMITTAL SHEET

TO: Patricia Hobbib, General Counsel

COMPANY: GMAC Mortgage

FAX NO: 215-682-1467

RE: Mary Critchley, 3487 W. Maple Road, Bloomfield Hills, MI
Account No: 7426205951

FROM: Mayer Morganroth, Esq.

DATE: December 30, 2011

NUMBER OF PAGES: 3
(including this page)

COMMENTS:

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COMMENTS:

Confidentiality Notice: The documents accompanying this telecopy transmission contain confidential information belonging to the sender which is legally privileged. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on the contents of this telecopied information is strictly prohibited. If you have received this telecopy in error, please immediately notify us by telephone to arrange for return of the documents to us

GMAC Mortgage

July 30, 2012

Morganroth and Morganroth PLLC
Attn Mayer Morganroth
344 North Old Woodward Avenue Suite 200
Birmingham MI 48009-5310

RE: Account Number 7426205951
Mortgagor Mary Critchley
Property Address 3487 W Maple Road
Bloomfield MI 48301

Dear Mayer Morganroth:

This letter is in response to your inquiry regarding the above-referenced account dated July 16, 2012 and received in our office on July 23, 2012.

Our records indicate the account was approved for foreclosure on April 16, 2010. However, the foreclosure sale was rescinded as notice was given by advertisement and had to be re-done. The account was approved for foreclosure again on December 23, 2011.

At this time, we do not have record of receiving a request for mediation. If you have further questions or concerns regarding the foreclosure process please provide the specific questions or concerns as to why you believe the foreclosure was wrongful and in breach of any agreement. Please include any appropriate documents to support your questions or concerns along with your request. Your letter and documents will be reviewed upon receipt, and a response sent.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

JS